

**Table I.F.1(2011) Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2011**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	77.8%	74.8%	76.0%	78.9%	77.6%	78.1%	76.3%	78.1%
Industry group **								
Agric., fish., forest.	78.8%	91.3%	89.1%	83.2%	89.6%	57.1%	92.0%	73.0%
Mining and manufacturing	80.7%	77.0%	67.1%	81.0%	81.6%	81.5%	74.7%	81.6%
Construction	79.3%	74.7%	81.6%	82.9%	81.3%	68.6%	79.4%	79.1%
Utilities and transp.	76.4%	52.9%	80.6%	84.4%	81.6%	75.4%	70.3%	77.0%
Wholesale trade	79.1%	74.3%	74.6%	79.2%	87.2%	76.4%	77.3%	79.7%
Fin. svcs. and real estate	78.5%	80.5%	78.3%	75.8%	80.2%	78.3%	77.9%	78.6%
Retail trade	88.0%	76.5%	78.5%	78.8%	78.4%	93.3%	79.2%	89.7%
Professional services	72.5%	75.4%	76.4%	77.8%	73.2%	70.5%	75.8%	71.8%
Other services	77.8%	71.0%	73.7%	75.8%	70.9%	82.3%	73.5%	78.9%
Ownership								
For profit, incorporated	80.2%	75.6%	77.6%	79.8%	79.6%	81.2%	77.7%	80.7%
For profit, unincorporated	74.8%	72.0%	71.9%	77.8%	79.9%	73.1%	72.9%	75.5%
Nonprofit	69.3%	75.1%	69.4%	74.9%	70.7%	67.6%	70.8%	69.2%
Age of firm								
Less than 5 years	70.7%	75.2%	67.1%	73.7%	70.7%	55.7%	70.2%	71.2%
5-9 years	76.1%	74.1%	80.8%	77.3%	78.1%	58.5%	76.4%	75.8%
10-19 years	77.4%	74.2%	78.6%	77.8%	78.3%	77.2%	77.7%	77.2%
20 or more years	78.3%	75.4%	75.3%	80.3%	77.9%	78.4%	77.1%	78.4%
Multi/single status								
2 or more locations	79.0%	78.3%	79.3%	81.8%	80.0%	78.6%	77.3%	79.0%
1 location only	75.0%	74.8%	75.8%	78.1%	74.0%	60.0%	76.2%	73.6%
Percent full-time employees								
Less than 25%	81.8%	74.1%	74.6%	77.0%	75.8%	87.0%	76.5%	83.0%
25-49 %	79.7%	63.3%	73.5%	77.2%	79.3%	82.4%	72.1%	81.2%
50-74 %	78.4%	72.7%	75.8%	77.1%	74.2%	80.6%	73.7%	79.2%
75% or more	77.5%	75.7%	76.1%	79.2%	78.0%	77.3%	76.8%	77.7%
Union presence								
No union employees	78.8%	75.5%	76.4%	79.7%	78.8%	79.5%	76.8%	79.4%
Has union employees	71.8%	61.0%	72.3%	71.6%	68.9%	72.3%	71.0%	71.8%
Unknown	80.7%	64.8%	49.6%	71.6%	76.4%	81.3%	60.7%	81.0%
Percent low wage employees								
50% or more low wage	80.8%	69.4%	73.4%	74.3%	77.9%	85.1%	72.1%	82.3%
Less than 50% low wage	77.3%	75.7%	76.3%	79.6%	77.5%	76.9%	76.9%	77.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.F.1(2011) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2011**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.68%	1.06%	1.12%	1.07%	1.17%	0.99%	0.43%	0.84%
Industry group **								
Agric., fish., forest.	5.60%	3.64%	13.73%	13.23%	10.81%	11.39%	4.10%	6.98%
Mining and manufacturing	1.52%	6.09%	4.33%	2.75%	2.30%	2.76%	2.76%	1.84%
Construction	2.20%	3.45%	3.29%	3.66%	5.37%	5.07%	2.49%	3.56%
Utilities and transp.	2.74%	7.80%	7.33%	3.52%	6.34%	3.62%	4.41%	3.01%
Wholesale trade	1.69%	3.73%	2.86%	2.86%	2.80%	2.18%	2.73%	1.71%
Fin. svcs. and real estate	1.52%	2.84%	3.67%	3.70%	4.61%	1.84%	1.52%	1.70%
Retail trade	0.91%	3.26%	5.08%	3.52%	4.18%	0.51%	3.47%	0.90%
Professional services	1.55%	1.37%	1.25%	1.47%	2.64%	2.28%	1.17%	1.94%
Other services	1.25%	2.80%	3.05%	3.38%	3.73%	0.87%	2.25%	1.39%
Ownership								
For profit, incorporated	0.43%	1.21%	1.23%	1.29%	1.71%	0.67%	0.68%	0.56%
For profit, unincorporated	2.51%	2.35%	4.02%	3.50%	3.55%	3.88%	1.80%	2.88%
Nonprofit	1.75%	4.09%	4.19%	3.03%	2.48%	2.60%	2.72%	2.06%
Age of firm								
Less than 5 years	2.25%	2.21%	6.35%	3.68%	5.65%	15.37%	2.60%	4.87%
5-9 years	1.90%	2.48%	2.99%	4.21%	3.80%	9.02%	1.85%	3.18%
10-19 years	1.70%	2.24%	2.09%	2.56%	3.85%	4.62%	1.44%	2.15%
20 or more years	0.80%	1.55%	2.11%	0.84%	1.19%	1.04%	0.62%	0.90%
Multi/single status								
2 or more locations	0.79%	9.25%	3.12%	1.73%	1.20%	0.95%	2.18%	0.79%
1 location only	0.60%	1.03%	1.15%	1.19%	1.95%	8.94%	0.49%	1.39%
Percent full-time employees								
Less than 25%	2.23%	6.54%	4.96%	5.15%	7.71%	2.15%	4.27%	2.44%
25-49 %	1.99%	3.07%	3.72%	4.73%	4.47%	3.04%	2.64%	2.58%
50-74 %	1.20%	2.57%	3.99%	3.34%	2.48%	2.34%	2.03%	1.40%
75% or more	0.74%	1.61%	1.46%	1.03%	1.51%	0.96%	0.49%	0.88%
Union presence								
No union employees	0.60%	1.15%	1.20%	1.54%	1.45%	0.92%	0.55%	0.81%
Has union employees	1.74%	6.33%	5.76%	5.24%	4.23%	2.05%	3.02%	1.85%
Unknown	1.27%	9.32%	12.01%	8.22%	5.57%	1.19%	8.08%	1.30%
Percent low wage employees								
50% or more low wage	1.14%	2.75%	2.59%	3.99%	2.80%	1.89%	1.84%	1.44%
Less than 50% low wage	0.76%	1.09%	1.32%	0.80%	1.25%	1.15%	0.42%	0.97%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey-Insurance Component.

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